

PATENT APPLICATION TRANSMITTAL LETTER

508446716

TO THE ASSISTANT COMMISSIONER OF PATENTS: EXPRESS MAIL NO. _____

Transmitted herewith for filing is the patent application identified as follows:

Inventors: PADALINO, Ronald; PINNELL Nigel; SHINN, Philip C.; and YU, Wigberto

Title: System and Method for Automated Debiting and Settling of Financial Transactions

Enclosed are:

48 Sheets of Specification, including 10 sheets of claims and an Abstract
25 Sheets of Drawings (Figures 1-14)
Declaration and Power of Attorney for Patent Application (Unexecuted)
Transmittal of Application Under 37 CFR 1.41(c)

The filing fee has been calculated as follows:

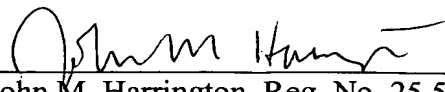
	CLAIMS AS FILED			
	Number Filed/Paid For	Number Extra	Rate	Fee
BASIC FEE	-----		\$760	\$760
TOTAL CLAIMS	75-20	55	\$18	\$990
INDEPENDENT CLAIMS	7-3	4	\$78	\$312
MULTIPLE DEPENDENT CLAIM PRESENT - NO			\$260	\$ 0
FEE TOTAL				\$2,062

Enclosed is a check in the amount of \$2,062.00 to cover the filing fees. The Commissioner is hereby authorized to charge any additional fees required by this action, or credit any overpayment to Deposit Account No. 11-0855. A duplicate of this sheet is attached for that purpose.

Please address all correspondence and telephone calls in connection with this application to:

George T. Marcou, Esq.
Kilpatrick Stockton LLP
700 13th Street, NW, Suite 800
Washington, DC 20005
(202) 508-5800 (Phone)
(202) 508-5858 (Facsimile)

Dated: 9/2/99


John M. Harrington, Reg. No. 25,592 for
George T. Marcou, Reg. No. 33,014

Kilpatrick Stockton LLP
700 13th Street, NW, Suite 800
Washington, DC 20005

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: PADALINO, Ronald; PINNELL, Nigel; SHINN, Philip C.; and YU, Wigberto
Serial No.: To be Assigned
Filing Date: Transmitted Herewith
For: System and Method for Automated Debiting and Settling of Financial Transactions

Assistant Commissioner for Patents
Box: PATENT APPLICATION
Washington, D.C. 20231

TRANSMITTAL OF APPLICATION UNDER 37 CFR 1.41(c)

Sir:

The undersigned attorney hereby makes application for U.S. Letters Patent on behalf of Applicants Ronald PADALINO, Nigel PINNELL, Philip C. SHINN, and Wigberto YU, whose addresses and citizenship are as follows:

Inventor	Address	Citizenship
PADALINO, Ronald	951 Brightstone Court Westlake Village, CA 91361	USA
PINNELL, Nigel	1120 Pacific Street Santa Monica, CA 90405	USA
SHINN, Philip C.	8943 W. 24th Street Los Angeles, CA 90034	USA
YU, Wigberto	3116 Kelton Avenue Los Angeles, CA 90034	USA

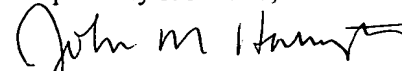
Applicants claim the benefit, under 35 USC § 119, of U.S. Provisional Application Serial Number 60/098,995 filed September 2, 1998.

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George T. Marcou, Esq.
Kilpatrick Stockton LLP
700 13th Street, NW, Suite 800
Washington, D.C. 20005
(202) 508-5800 (phone)
(202) 508-5858 (facsimile)

Date: 9/2/99
KILPATRICK STOCKTON LLP
700 13th Street, N.W., Suite 800
Washington, D.C. 20005

Respectfully submitted,


John M. Harrington, Reg. No. 25, 592
for George T. Marcou, Reg. No. 33,014

EXPRESS MAIL CERTIFICATE

"Express Mail" mailing label number: EM 508 446 716 US

Date of Deposit: September 2, 1999

Type of Document(s): Specification and Abstract;
Ten (10) pages of claims;
Twenty-Five (25) pages of drawings;
Declaration and Power of Attorney
(Unsigned);
Transmittal of Application Under 37
CFR 1.41(c);
Patent Application Transmittal Letter;
Check in the amount of \$2,062.00;
and
Return postcard

Serial No.: Unassigned

Date Filed: Herewith

I hereby certify that the documents identified above are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and are addressed to the Assistant Commissioner for Patents, Washington, D.C. 20231.


Jeanne M. Paoletta-Bald